

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

---

Case No.: 05-33296-GMB  
Chapter: 13  
Judge: Gloria M. Burns

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Frank Giosa  
13 Royalty Lane  
Laurel Springs, NJ 08021

Karen Barbato Giosa  
13 Royalty Lane  
Laurel Springs, NJ 08021

Social Security No.:

xxx-xx-6736

xxx-xx-0344

Employer's Tax I.D. No.:

---

**NOTICE TO DEBTOR AND DEBTOR'S COUNSEL  
TO COMMENCE PAYMENTS PURSUANT TO 11 U.S.C. SECTION 1326**

Pursuant to 11 U.S.C. Section 1326, all Chapter 13 debtors are ordered to commence payments pursuant to their proposed plan in compliance with the following schedule:

**1. PAYMENTS TO TRUSTEE:**

Payments to the Chapter 13 Standing trustee shall commence on the first day of the month immediately following the filing of the case and on the first day of each succeeding month. Payments shall be directed to the standing trustee at the following address:

Isabel C. Balboa  
Chapter 13 Standing Trustee  
PO Box 1978  
Memphis, TN 38101-1978

**2. PAYMENTS TO SECURED PARTIES, INCLUDING MORTGAGEES:**

If, in addition to payments to the Standing trustee, your proposed plan provides for regular payments to be made outside of your plan, you must pay the mortgagee on a monthly basis.

**EXAMPLE OF PARAGRAPHS ONE AND TWO**

Assume the debtor filed a Chapter 13 case on August 25, which proposes to pay the trustee \$100.00 per month to cure arrears on a mortgage and to pay regular monthly payments to the mortgagee of \$300.00 per month. Confirmation of the plan is scheduled to occur on December 30.

Monthly payments of \$100.00 per month must be paid to the standing trustee beginning September 1. By December 30, the date of confirmation, you must have paid to the trustee 4 payments of \$100 for a total of \$400. You must also have made 4 regular payments of \$300 for a total of \$1200 to the mortgagee.

(continued on back)

Payments must be made by money order or certified check.

Failure to make payments according to the above instructions may result in the plan not being confirmed and dismissal of the case.

Any questions concerning this matter should be directed to your attorney.

Dated: October 25, 2005

JJW: kvr

James J. Waldron  
Clerk